

United States Bankruptcy Court
Northern District of Ohio

In re:
Lawanda T. Mitchell
Debtor(s)

Case No. 20-41583-tnap
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-4
Date Rcvd: Nov 06, 2020

User: bfaun
Form ID: pdf700

Page 1 of 4
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db	+ Lawanda T. Mitchell, 48 West Heights Avenue, Youngstown, OH 44509-2311
26756934	+ ACS/JPMorgan, 501 Bleeker Street, Utica, NY 13501-2401
26756944	+ CBE Group, PO Box 900, Waterloo, IA 50704-0900
26756954	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection, PO Box 802068, 13355 Noel Road, Dallas, TX 75380
26756945	+ Charter Communications, PO Box 802068, Dallas, TX 75380-2068
26756947	+ Chase, PO Box 7013, Mail Code IN1-0103, Indianapolis, IN 46207-7013
26756949	+ City of Youngstown, 26 S. Phelps St., Youngstown, OH 44503-1318
26756950	+ City of Youngstown c/o, Regional Income Tax Agency, 2761 Salt Springs Road, Youngstown, OH 44509-1035
26756951	+ City of Youngstown c/o RITA, 20 Federal Plaza W, Suite M14, Youngstown, OH 44503-1430
26756956	Direct Loan Svc System, PO Box 5609, Greenville, TX 75403-5609
26756963	+ First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
26756966	+ HSBC Bank, 12447 SW 69th Avenue, Attn: Dispute Processing, Tigard, OR 97223-8517
26756968	+ IC System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
26756969	+ James A. West, P.C., 6380 Rogerdale Road, Suite 130, Houston, TX 77072-1624
26756970	+ Kent State University, RM 131 Bursars Off, PO Box 5190, Kent, OH 44242-0001
26756971	+ Lasik Eye Institute, 9000 Brooktree Road, Wexford, PA 15090-9288
26756974	+ Mahoning Valley Emergency Spec., 5700 Darrow Road, Suite 106, Hudson, OH 44236-5026
26756976	+ Mercyhealth, 4605 Duke Drive, Suite 400, Mason, OH 45040-7626
26756978	+ Mountaineer Race Track, PO Box 358, Chester, WV 26034-0358
26756979	+ NE Ohio Infectious Disease Assoc, PO Box 2163, Youngstown, OH 44504-0163
26756981	+ Nephropathology Assoc/Arkana Labs, PO Box 34113, Little Rock, AR 72203-4113
26756982	+ Neurology & Neuroscience Assoc Inc, 701 White Pond Drive, Akron, OH 44320-1193
26756986	+ Ohio Imaging Associates Inc, PO Box 74691, Cleveland, OH 44194-0002
26756990	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
26756987	+ Pathology Consultants LLC, PO Box 74578, Cleveland, OH 44194-0002
26756994	+ Robert M. Storey, Esq., 737 Enterprise Dr., Lewis Center, OH 43035-9422
26756995	Sage Telecom, PO Box 79051, Phoenix, AZ 85062-9051
26756998	+ St. Elizabeth Health Center, 1044 Belmont Ave., Youngstown, OH 44504-1096
26756999	+ State of Ohio, Collections Enforcement, 150 East Gay Street, 21st Floor, Columbus, OH 43215-3191
26757001	+ Sun Auto Sales, 1835 Glenwood Ave, Youngstown, OH 44511-1572
26757002	+ Tracir Financial Services, 2040 Brice Road, Suite 200, Reynoldsburg, OH 43068-3460
26757004	+ Youngstown Municipal Court, Clerk's Office - Civil Division, 26 South Phelps Street, Youngstown, OH 44503-1329
26757006	+ Youngstown Water Department, 26 S. Phelps St, Youngstown, OH 44503-1392

TOTAL: 33

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
26756937	Email/Text: g17768@att.com	Nov 06 2020 21:29:00	AT&T Uverse, PO Box 5014, Carol Stream, IL 60197-5014

26756936	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 06 2020 21:29:00	Americredit, P.O. Box 181145, Arlington, TX 76096-1145
26756938	+ Email/Text: dl-collectionsbankruptcyteam@drivetime.com	Nov 06 2020 21:31:00	Bridgecrest Credit Company, PO Box 29018, Phoenix, AZ 85038-9018
26756939	+ Email/Text: bkinfo@ccfi.com	Nov 06 2020 21:30:00	Buckeye Credit Solutions, 6785 Bobcat Way, Suite 200, Dublin, OH 43016-1443
26756942	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 06 2020 21:43:17	Capital One Bank, PO Box 85015, Richmond, VA 23285
26756940	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 06 2020 21:42:32	Capital One, PO Box 5294, Carol Stream, IL 60197-5294
26756941	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Nov 06 2020 21:41:48	Capital One Auto Finance, 3905 Dallas Parkway, Plano, TX 75093-7892
26756943	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 21:41:38	Care Credit, PO Box 960061, Orlando, FL 32896-0061
26756948	+ Email/Text: Bankruptcy@chemicalbank.com	Nov 06 2020 21:31:00	Chemical Bank, 333 East Main Street, P.O. Box 569, Midland, MI 48640-5178
26756952	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 06 2020 21:31:00	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
26756953	Email/PDF: creditonebknofications@resurgent.com	Nov 06 2020 21:42:33	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
26756957	Email/Text: G06041@att.com	Nov 06 2020 21:31:00	DirecTV, PO Box 78626, Phoenix, AZ 85062-8626
26756955	+ Email/PDF: pa_dc_ed@navient.com	Nov 06 2020 21:42:37	Dept of Ed/Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
26756958	Email/Text: ohiobankruptcy@dom.com	Nov 06 2020 21:32:00	Dominion East Ohio, PO Box 26785, Richmond, VA 23261-6785
26756959	+ Email/Text: dl-collectionsbankruptcyteam@drivetime.com	Nov 06 2020 21:31:00	Drivetime, 7300 E. Hampton Ave Suite 101, Mesa, AZ 85209-3324
26756962	Email/Text: Bankruptcy@chemicalbank.com	Nov 06 2020 21:31:00	First Place Bank, 185 E. Market Street, Warren, OH 44482
26756961	+ Email/Text: kdoll@fst1952.com	Nov 06 2020 21:29:00	Finance Systems of Toledo, 2821 N Holland Sylvania Road, Toledo, OH 43615-1871
26756964	+ Email/Text: Check.bksupport@globalpay.com	Nov 06 2020 21:29:00	Global Payments Check Svcs, PO Box 661158, Chicago, IL 60666-1158
26756965	+ Email/Text: acarroll@unitedhealthone.com	Nov 06 2020 21:32:00	Golden Rule Ins Co, PO Box 740209, Cincinnati, OH 45274-0209
26756967	+ Email/Text: bankruptcy@huntington.com	Nov 06 2020 21:31:00	Huntington, 2361 Morse Road, Columbus, OH 43229-5856
26756946	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 06 2020 21:42:32	Chase, PO Box 15298, Wilmington, DE 19850-5298
26756972	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 06 2020 21:41:47	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
26756973	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 06 2020 21:41:47	LVNV Funding, 625 Pilot Rd, Suite 2/3, Las Vegas, NV 89119-4485
26756975	Email/Text: PBS-Provider-Services@mercy.com	Nov 06 2020 21:32:00	Mercy Health Physicians Youngstown, PO Box 630827, Cincinnati, OH 45263-0827
26756977	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 06 2020 21:41:38	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
26756980	+ Email/Text: electronicbkydocs@nelnet.net	Nov 06 2020 21:31:00	Nelnet, 3015 S. Parker Road, Suite 400, Aurora, CO 80014-2904

26756983	Email/Text: Bankruptcy.notices@tax.state.oh.us	Nov 06 2020 21:32:00	Ohio Department of Taxation, Bankruptcy Division, 30 E. Broad Street, 23rd Floor, Columbus, OH 43215
26756984	+ Email/Text: Bankruptcy.notices@tax.state.oh.us	Nov 06 2020 21:32:00	Ohio Department of Taxation, Office of Attorney General, 30 E. Broad, Columbus, OH 43215-3400
26756985	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 06 2020 21:31:00	Ohio Edison, PO Box 3687, Akron, OH 44309-3687
26756989	Email/Text: info@phoenixfinancialsvcs.com	Nov 06 2020 21:29:00	Phoenix Financial Services, 8902 Otis Avenue Suite 103A, Indianapolis, IN 46216
26756990	Email/Text: Bankruptcy.Notices@pnc.com	Nov 06 2020 21:29:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
26756988	+ Email/Text: billing@pathlabs.org	Nov 06 2020 21:32:00	Pathology Laboratories, 1946 N. 13th Street, Toledo, OH 43604-7281
26756991	+ Email/Text: ecfbankruptcy@progleasing.com	Nov 06 2020 21:31:00	Progressive Leasing, 256 Data Dr, Draper, UT 84020-2315
26756993	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Nov 06 2020 21:32:00	RMP LLC, 8085 Knue Road, Indianapolis, IN 46250-1921
26756992	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 06 2020 21:43:23	Resurgent Cap Svcs, PO Box 1269, Greenville, SC 29602-1269
26756997	Email/Text: bknotices@sns.com	Nov 06 2020 21:32:00	SN Servicing Corp, 323 5th Street, Eureka, CA 95501
26756996	+ Email/Text: ebnteam@sscu.net	Nov 06 2020 21:31:00	Seven Seventeen Credit Union, 3181 Larchmont Ave NE, Warren, OH 44483-2498
26757000	+ Email/Text: bncnotices@stengerlaw.com	Nov 06 2020 21:29:00	Stenger & Stenger, PC, 2618 E. Paris Avenue SE, Grand Rapids, MI 49546-2458
26757003	+ Email/Text: ebankruptcy@woodforest.com	Nov 06 2020 21:31:00	Woodforest National Bank, 250 Tallmadge Road, Kent, OH 44240-7204
26757005	+ Email/Text: colldept@cc.ysu.edu	Nov 06 2020 21:30:00	Youngstown State University, 1 University Plaza, Youngstown, OH 44555-0002

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
26756935	##+	Allied Interstate, 7525 West Campus Road, New Albany, OH 43054-1121
26756960	##	Fidelity Collections, PO Box 2055, Alliance, OH 44601-0055

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2020 at the address(es) listed below:

Name	Email Address
Maurice E. Graham	on behalf of Debtor Lawanda T. Mitchell grahamlawoffice1@att.net jerrielaw@att.net;danielleob@att.net;grahammr84323@notify.bestcase.com

TOTAL: 1

Fill in this information to identify your case:

Debtor 1	Lawanda T. Mitchell		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF OHIO	
Case number:			
(If known)			

20-41583

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Official Form 113
Chapter 13 Plan

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$598 per **Month** for **60** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
- ☒ Debtor(s) will make payments directly to the trustee.
- ☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.

APPENDIX D

Chapter 13 Plan

Page 1

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Best Case Bankruptcy

Debtor

Lawanda T. Mitchell

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- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☒ Debtor(s) will treat income refunds as follows:
Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received over \$1,500.00 upon request of the trustee.

2.4 Additional payments.*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$35,880.00.**Part 3: Treatment of Secured Claims****3.1 Maintenance of payments and cure of default, if any.***Check one.*

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- ☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly payment on arrearage	Estimated total payments by trustee
SN Servicing Corp	48 West Heights Avenue Youngstown, OH 44509 Mahoning County Parcel no 53-171-0-333.00-0	\$255.00	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
Disbursed by:						
<input type="checkbox"/> Trustee						
<input checked="" type="checkbox"/> Debtor(s)						

*Insert additional claims as needed.***3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.**

- ☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.*Check one.*

- ☐ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.
- ☒ The claims listed below were either:

- (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
- (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by

Debtor

Lawanda T. Mitchell

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the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
Buckeye Credit Solutions	2009 Mercedes Benz AMG-63 90,000 miles	\$14,450.00	5.75%	\$519.29	\$13,501.52
Disbursed by:					
<input checked="" type="checkbox"/> Trustee					
<input type="checkbox"/> Debtor(s)					

Insert additional claims as needed.

3.4 Lien avoidance.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be **10.00%** of plan payments; and during the plan term, they are estimated to total **\$3,588.00**.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be **\$4,000.00**.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

☒ The debtor(s) estimate the total amount of other priority claims to be **\$869.00**

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

☐

The sum of \$

☒

5.0 % of the total amount of these claims, an estimated payment of \$_____.

Debtor Lawanda T. Mitchell

Case number 20-41583

☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 9,897.40. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- ☒ plan confirmation.
☐ entry of discharge.
☐ other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

All distributions on allowed claims provided for in the Plan shall be made by the Trustee in equal installments to the extent of available funds over the term of the Plan in accordance with the distribution priority set forth in the Bankruptcy Code.

Interest on secured claims shall be paid at the lower of the rates set forth by the Plan or as provided for on Creditor's Proof of Claim.

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ Lawanda T. Mitchell
Lawanda T. Mitchell
Signature of Debtor 1

X _____
Signature of Debtor 2

Executed on October 15, 2020

Executed on _____

X /s/ Maurice E. Graham
Maurice E. Graham 0072205
Signature of Attorney for Debtor(s)

Date October 15, 2020

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	<u>\$0.00</u>
b. Modified secured claims <i>(Part 3, Section 3.2 total)</i>	<u>\$0.00</u>
c. Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	<u>\$13,501.52</u>
d. Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e. Fees and priority claims <i>(Part 4 total)</i>	<u>\$8,457.00</u>
f. Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$13,921.48</u>
g. Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h. Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i. Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j. Nonstandard payments <i>(Part 8, total)</i>	<u>\$0.00</u>
	+
Total of lines a through j	\$35,880.00